

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael E. Zorbaugh, Jr.  
Chelsie L. Zorbaugh  
Debtors

Case No. 19-01135-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Jul 26, 2024

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael E. Zorbaugh, Jr., Chelsie L. Zorbaugh, 2930 Village Square Drive, Dover, PA 17315-4578
5175156	+ COMMERCIAL ACCEPTANCE CO., P.O. BOX 3268, CAMP HILL, PA 17011-3268
5175159	#+ CREDIT BUREAU OF YORK SYSTEMS INC, 33 S DUKE ST, YORK, PA 17401-1485
5175160	+ DALLASTOWN MEDICAL ASSOCIATES, 1010 BLYMIRE ROAD, DALLASTOWN, PA 17313-9249
5175161	+ DHS, CENTRAL MEDICAL EQUIPMENT, 35 SARHELM ROAD, HARRISBURG, PA 17112-3339
5175163	+ DITECH, ATTN: BANKRUPTCY, PO BOX 6172, RAPID CITY, SD 57709
5250952	Ditech Financial LLC c/o, Ditech Financial LLC F/K/A Green Tree Se, PO Box 12740, Tempe AZ 85284-0046
5175166	JARRETTSVILLE FAMILY CARE, 3718 NORRISVILLE RD. SUITE C, JARRETTSVILLE, MD 21084-1419
5175169	MARTIN FOOT AND ANKLE, 2300 PLEASANT VALLEY ROAD, YORK, PA 17402-9627
5175137	+ MICHAEL E. ZORBAUGH, JR., CHELSIE L. ZORBAUGH, 2930 VILLAGE SQUARE DRIVE, DOVER, PA 17315-4578
5175175	+ RMS, P O BOX 498, RICHFIELD, OH 44286-0498
5175187	WELSPAN HEALTH, P.O. BOX 742641, CINCINNATI, OH 45274-2641
5175186	WELSPAN HEALTH, P.O. BOX 742688, CINCINNATI, OH 45274-2688
5175188	WELSPAN PHYSICIAN BILLING, P.O. BOX 742641, CINCINNATI, OH 45274-2642
5175189	+ WELLSPAN PHYSICIAN BILLING SERVICES, 1803 MT. ROSE AVE., SUITE B3, YORK, PA 17403-3051
5175191	+ YORK COUNTY CLERK OF COURTS, JUDICIAL CENTER, 45 NORTH GEORGE STREET, YORK, PA 17401-1240
5175192	+ YORK HOSPITAL/WELSPAN HEALTH, 1001 SOUTH GEORGE STREET, YORK, PA 17403-3676

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: mtgbk@shellpointmtg.com	Jul 26 2024 18:40:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, NewRez LLC DBA Shellpoint Mortgage Servi, PO BOX 10826, GREENVILLE, SC 29603-0826
cr	+ EDI: PRA.COM	Jul 26 2024 22:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5175143	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 26 2024 18:50:59	AFFIRM INC, AFFIRM INCORPORATED, PO BOX 720, SAN FRANCISCO, CA 94104-0720
5175144	+ Email/Text: ebn@americollect.com	Jul 26 2024 18:40:00	AMERICOLLECT, INC., PO BOX 1505, MANITOWOC, WI 54221-1505
5175145	Email/Text: bankruptcynotice@aspendental.com	Jul 26 2024 18:40:00	ASPEN DENTAL, 10010 REISTERSTOWN ROAD, OWINGS MILLS, MD 21117
5175146	Email/Text: bankruptcynotice@aspendental.com	Jul 26 2024 18:40:00	ASPEN DENTAL, 2803 CONCORD ROAD, YORK, PA 17402
5175147	Email/Text: bankruptcynotice@aspendental.com	Jul 26 2024 18:40:00	ASPEN DENTAL, P. O. BOX 1578, ALBANY,

5175148	+ EDI: TSYS2	Jul 26 2024 22:42:00	NY 12201-1578 BARCLAYS BANK DELAWARE, ATTN: CORRESPONDENCE, PO BOX 8801, WILMINGTON, DE 19899-8801
5175149	+ EDI: CAPITALONE.COM	Jul 26 2024 22:42:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5215581	+ Email/Text: bankruptcy@cavps.com	Jul 26 2024 18:40:00	CAVALRY SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5175150	+ EDI: CITICORP	Jul 26 2024 22:42:00	CITIBANK/BEST BUY, ATTN: BANKRUPTCY, PO BOX 790441, ST. LOUIS, MO 63179-0441
5175151	+ EDI: CITICORP	Jul 26 2024 22:42:00	CITIBANK/SEARS, ATTN: BANKRUPTCY, PO BOX 6275, SIOUX FALLS, SD 57117-6275
5175152	+ EDI: CITICORP	Jul 26 2024 22:42:00	CITICARDS CBNA, Citi BANK, PO BOX 6077, SIOUX FALLS, SD 57117-6077
5175153	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 26 2024 18:40:00	CITIZENS BANK, ATTENTION: ROP-15B, 1 CITIZENS DRIVE, RIVERSIDE, RI 02940
5175154	+ EDI: WFNNB.COM	Jul 26 2024 22:42:00	COMENITY /FIRSTFIN, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5175155	+ EDI: WFNNB.COM	Jul 26 2024 22:42:00	COMENITY BANK/ KAY JEWELERS, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5175157	Email/Text: Collections_Bankruptcies@encoreexchange.com	Jul 26 2024 18:40:00	COMPUTER CREDIT, INC., P O BOX 5238, WINSTON SALEM, NC 27113-5238
5175158	+ EDI: CONVERGENT.COM	Jul 26 2024 22:42:00	CONVERGENT OUTSOURCING, INC., ATTN: BANKRUPTCY, PO BOX 9004, RENTON, WA 98057-9004
5229316	EDI: CAPITALONE.COM	Jul 26 2024 22:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5224964	Email/PDF: bncnotices@becket-lee.com	Jul 26 2024 18:50:44	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5233997	+ EDI: CITICORP	Jul 26 2024 22:42:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5175162	+ EDI: DISCOVER	Jul 26 2024 22:42:00	DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025
5227110	EDI: DISCOVER	Jul 26 2024 22:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5175138	+ Email/Text: hrohrbaugh@cgalaw.com	Jul 26 2024 18:40:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5175164	+ Email/Text: atlanticus@ebn.phinsolutions.com	Jul 26 2024 18:40:00	FORTIVALOAN, ATTN: BANKRUPTCY DEPARTMENT, 5 CONCOURSE PARKWAY, SUITE 300, ATLANTA, GA 30328-6101
5175165	+ Email/Text: ebn@heritagevalleyfcu.org	Jul 26 2024 18:40:00	HERITAGE VALLEY FCU, 2400 PLEASANT VALLEY ROAD, PO BOX 3617, YORK, PA 17402-0637
5175141	EDI: IRS.COM	Jul 26 2024 22:42:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5175167	+ Email/Text: PBNCNotifications@perituservices.com	Jul 26 2024 18:40:00	KOHL/CAPITAL ONE, KOHLS CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
5272291	Email/PDF: resurgentbknotifications@resurgent.com		

5272290	Email/PDF: resurgentbknotifications@resurgent.com	Jul 26 2024 18:50:43	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5247574	Email/PDF: resurgentbknotifications@resurgent.com	Jul 26 2024 18:50:40	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5175168	Email/Text: camanagement@mtb.com	Jul 26 2024 18:50:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5232230	+ Email/Text: camanagement@mtb.com	Jul 26 2024 18:40:00	M & T BANK, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
5175170	+ Email/Text: unger@members1st.org	Jul 26 2024 18:40:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5175171	Email/Text: bankruptcydpt@mcmcg.com	Jul 26 2024 18:40:00	MEMBERS 1ST FCU, ATTN: BANKRUPTCY DEPT, 5000 LOUISE DRIVE, MECHANICSBURG, PA 17055-4899
5311039	Email/Text: mtgbk@shellpointmtg.com	Jul 26 2024 18:40:00	MIDLAND CREDIT MANAGEMENT, INC., P O BOX 51319, LOS ANGELES, CA 90051-5619
5311040	Email/Text: mtgbk@shellpointmtg.com	Jul 26 2024 18:40:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5175172	+ EDI: AGFINANCE.COM	Jul 26 2024 22:42:00	ONEMAIN FINANCIAL, ATTN: BANKRUPTCY, 601 NW 2ND STREET, EVANSVILLE, IN 47708-1013
5236486	+ EDI: AGFINANCE.COM	Jul 26 2024 22:42:00	Onemain, PO Box 3251, Evansville, IN 47731-3251
5175173	+ Email/Text: bankruptcynotices@psecu.com	Jul 26 2024 18:40:00	P S E C U, ATTENTION: BANKRUPTCY, PO BOX 67013, HARRISBURG, PA 17106-7013
5175140	+ EDI: PENNDEPTREV	Jul 26 2024 22:42:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5175140	+ Email/Text: RVSVBICNOTICE1@state.pa.us	Jul 26 2024 18:40:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5175174	+ EDI: PRA.COM	Jul 26 2024 22:42:00	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
5249943	EDI: PRA.COM	Jul 26 2024 22:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5237460	+ Email/Text: bankruptcynotices@psecu.com	Jul 26 2024 18:40:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5175139	+ Email/Text: karen.brown@treasury.gov	Jul 26 2024 18:40:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5175176	+ EDI: SYNC	Jul 26 2024 22:42:00	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5175177	+ EDI: SYNC	Jul 26 2024 22:42:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5175178	+ EDI: SYNC	Jul 26 2024 22:42:00	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5175179	+ EDI: SYNC	Jul 26 2024 22:42:00	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060

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5175180	+ EDI: SYNC	Jul 26 2024 22:42:00	SYNCHRONY BANK/SELECT COMFORT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5175181	+ EDI: SYNC	Jul 26 2024 22:42:00	SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5175182	+ EDI: SYNC	Jul 26 2024 22:42:00	SYNCHRONY BANK/WOLF FURNITURE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5175575	+ EDI: AIS.COM	Jul 26 2024 22:42:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5175183	EDI: WTRRNBNK.COM	Jul 26 2024 22:42:00	TARGET, TARGET CARD SERVICES, MAIL STOP NCB-0461, MINNEAPOLIS, MN 55440
5224109	EDI: AIS.COM	Jul 26 2024 22:42:00	TD Bank, USA, by American InfoSource as agent, PO Box 248866, Oklahoma City, OK 73124-8866
5175184	+ EDI: TDBANKNORTH.COM	Jul 26 2024 22:42:00	TD RETAIL CARD SERVICES, ATTN: BANKRUPTCY, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035
5246482	+ EDI: CBSTDTR	Jul 26 2024 22:42:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5242951	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 26 2024 18:40:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
5245946	EDI: AIS.COM	Jul 26 2024 22:42:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5175185	+ EDI: WFFC	Jul 26 2024 22:42:00	WELLS FARGO AUTO FINANCE, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 7648, BOISE, ID 83707-1648
5236903	+ EDI: WFFC2	Jul 26 2024 22:42:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
5175190	+ Email/Text: kcm@yatb.com	Jul 26 2024 18:40:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 63

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
5236551	*	OneMain, PO Box 3251, Evansville, IN 47731-3251
5249485	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5175142	##+	ACCOUNTS SERVICE DEPARTMENT, P O BOX 731, MAHWAH, NJ 07430-0731

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2024 at the address(es) listed below:

Name	Email Address
Brian Thomas Langford	on behalf of Creditor Heritage Valley Federal Credit Union PitEcf@weltman.com PitEcf@weltman.com
D. Troy Sellars	on behalf of Asst. U.S. Trustee United States Trustee D.Troy.Sellars@usdoj.gov ustpregion03.ha.ecf@usdoj.gov
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Michael E. Zorbaugh Jr. hrohrbaugh@cgalaw.com, kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Chelsie L. Zorbaugh hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 Michael E. Zorbaugh Jr.  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Chelsie L. Zorbaugh  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:19-bk-01135-HWV

Social Security number or ITIN xxx-xx-6422

EIN \_\_\_\_-\_\_\_\_\_

Social Security number or ITIN xxx-xx-1917

EIN \_\_\_\_-\_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael E. Zorbaugh Jr.

Chelsie L. Zorbaugh  
fka Chelsie Lynn Michael

By the  
court:

7/26/24



Henry W. Van Eck, Chief Bankruptcy  
Judge

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**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**